OFFICE OF THE CITY MANAGER NO. LTC # 391-2013

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LETTER TO COMMANSSIONAMII: 12

CITY CLERK'S OFFICE

TO:

Mayor Matti Herrera Bower and Members of the City Commission

FROM:

Jimmy Morales, City Manager

DATÉ:

October 25, 2013

SUBJECT: 2014 Premium Costs for the City of Miami Beach Self-Insured Medical Plan

for Active Employees and Retirees

The purpose of this Letter to Commission (LTC) is to provide an update on projected health insurance premiums effective January 1, 2014, as requested by the Finance and Citywide Projects Committee (FCWPC).

BACKGROUND

On August 29, 2012, the Committee of the Whole as part of the Mayor and City Commission's proposed budget for FY 2012/13, discussed the premiums paid by the City and its enrolled active employees and retirees for health care insurance. Subsequently, on October 9, 2012, the Administration provided members of the City Commission supplemental information via LTC #259-2012 regarding the City's self-funded healthcare plans' experience from inception in 2009 through August 2012. The information for each individual plan and enrollment group included: medical plan enrollment by active employees, pre-age 65 and post-age 65 retirees; total monthly medical plan premiums; total claims paid; medical plans' fixed costs; total medical plan expenses and the loss ratio (the percentage of claims paid and plan costs for the premium collected). As part of the discussion, staff was requested to evaluate a premium rebate for plans where premiums were in excess of actual experience costs.

In LTC #309-2012, dated November 28, 2012, the Administration reported on the potential impacts that a premium rebate could have on the City's group health plans. The City's benefits consultant, Gallagher Benefit Services (Gallagher) advised against such a rebate primarily for two reasons: (1) enrollment in the City's self-funded plan is too small to be statistically sound, with few participants and high claims expenses leading to fluctuating loss ratios; and (2) such a premium rebate could violate Federal laws, such as the Americans with Disabilities Act, as the City could be perceived as penalizing employees who need medical care and rewarding those who do not.

The Administration reported in LTC #069-2013, dated February 28, 2013, on the anticipated impact of the Patient Protection and Affordable Care Act (PPACA) on the City's medical insurance plans. To date, the PPACA has: (1) removed lifetime dollar limits from all plans; (2) increased the dependent child coverage age to 26; (3) eliminated pre-existing conditions as a reason to deny coverage to dependent children to age 19; (4) provided for in-network preventive care coverage at no cost; (5) required form W-2 reporting of the employer's share of the health care insurance premium costs; (6) provided for simple language benefit summaries; (7) decreased medical flexible spending account maximums; (8) imposed the comparative LTC - 2014 Premium Costs for the City of Miami Beach Self-Insured Medical Plan for Active Employees and Retirees
Page 2
October 25, 2013

effectiveness fee, effective July 31, 2013, which requires employers to pay \$1.00 per covered individual based on the average number of covered individuals in the previous plan year; and (9) required employers to provide employees with information regarding the insurance exchanges, which the City provided on September 27, 2013.

The Committee of the Whole referred the matter to the Budget Advisory Committee (BAC) for their review and recommendations regarding efficiencies and cost savings.

BUDGET ADVISORY COMMITTEE (BAC) RECOMMENDATIONS

The Administration and Gallagher provided the BAC with alternatives to the City's current medical insurance plan options. The Committee reviewed the cost components of the medical insurance plans to ascertain where they could be reduced, and identified cost saving options such as changes in plans' benefits coverage to reallocate cost sharing between the City and enrollees; compared the City's medical plans to other employers (both in private and public sectors) to search for plan efficiencies; and reviewed the self-funded plan experience of other employers based on their individual filings with the State.

In summary, the BAC recommended:

- The City's group health plan should remain self-funded;
- The City's three premium plans, (Premium HMO, Premium PPO and POS) should be eliminated;
- The Standard HMO and Standard PPO should be replaced with HMO and PPO plans recommended by Gallagher. These plans would increase the employees' out-of-pocket expenses and, therefore, result in lower claims costs;
- Prescription coverage should be removed from the Humana plan and provided by a separate prescription benefit manager;
- Offering a high deductible health care plan and a Medicare advantage plan for post-65 retirees; and
- Change the City's calendar plan year to a fiscal plan year.

FINANCE AND CITYWIDE PROJECTS COMMITTEE (FCWPC) RECOMMENDATIONS)

This information was presented to the members of the FCWPC during the July 8, 2013, meeting. During the discussion, members expressed concerns over the BAC's recommendations. Although these recommendations would result in cost savings to the City, they would also result in reductions in benefits and increased out-of-pocket costs for employees and retirees, as they added new first dollar deductibles and increased copayments and premium costs.

As noted in the July 8, 2013, FCWPC memorandum, the City's current plans were projected to incur at least a 10 percent, or \$1.7 million, cost increase in FY 2013/14 assuming the plan increase was implemented October 1, 2013. If the BAC recommendations were implemented, the City's medical plan costs would have decreased by 4.3 percent, or \$2.4 million, as shown in the table below:

| - | Fiscal Year 2 | 014 Projections | |
|--|--|-------------------------------|--------------------|
| Self-funded | Current Plan Design (No Changes) | BAC Recommended Changes | Cost/ (Savings) |
| Projected Medical Claims ¹ | \$12,496,696 | \$10,777,714 | (\$1,718,982) |
| Projected Pharmacy Claims ² | \$4,230,904 | \$3,368,614 | (\$862,290) |
| Administration/Disease Management ³ | \$714,454 | \$894,885 | \$180,431 |
| Re-insurance – Specific and Aggregate ⁴ | \$1,099,065 | \$1,098,092 | (\$973) |
| Total Estimated Self- Funded Expense | \$18,541,393 | \$16,139,305 | (\$2,402,088) |
| Current Funding | \$16,858,099 | \$16,858,099 | 0 |
| Funding \$ Increase/Decrease | \$1,683,294 | (\$718,794) | (\$2,402,088) |
| Funding % Increase/Decrease | 10.0% | -4.3% | -14.3% |

- 1 Gallagher's claims projections based on proprietary discount tables and adjusted for the proposed plan designs.
- 2 Prescription Corporation of America identified as the pharmacy benefit administrator under the proposal under a transparent pass through arrangement of all pharmacy rebates and ingredient cost savings.
- 3 Humana continues to be the benefit plan administrator but no rebate to offset, producing a slightly higher administrative fee.
- 4 Symetra continues to provide reinsurance coverage.

In addition to the BAC's recommended plan changes, members of the FCWPC discussed—the disparities in the cost sharing among the City's three premium plans, HMO, PPO and POS, in which the City pays 50 percent of the premium cost for both employee only and family coverage, and the Standard HMO and Standard PPO plans, in which the City pays 75 percent of the premium for employee only coverage and 60 percent of the premium for family coverage.

There was also concern that the premium plans have higher premiums cost and annual rate increases than the standard plans, when the loss ratios (the percentage of plan costs to premiums collected) are lower than the loss ratios for the standard plans. It was noted during the discussion however, that the claims cost for the premium plans is higher as a consequence of better plan coverage which results in lower employee out-of-pocket expenses.

At the end of the discussion, there was agreement that the BAC recommendations did provide cost savings to the City but that reductions in coverage provided by those changes resulted in greater out-of-pocket expenses for employees. In summary, employees would spend more for fewer choices and lower benefits.

The Committee's perspective was that historically public employees are provided better group health insurance benefits than those in the private sector to offset differences in wages and other benefits. This discussion resulted in the recommendation to continue with the City's current group health options.

The Administration was further directed to explore ways to share the plans' premium costs more equitably among employees. Currently, the City subsidizes the highest dollar value for the Premium PPO plan. Further, while a lower subsidy, the Standard PPO is also significantly

LTC - 2014 Premium Costs for the City of Miami Beach Self-Insured Medical Plan for Active Employees and Retirees
Page 4
October 25, 2013

higher than the Standard HMO, Premium HMO and POS plans.

ANALYSIS

A comparison of the current monthly premiums reflecting the employees' monthly premium, the City subsidy and the total plan premium is provided in the table below:

| | 20 | 13 Monthly | Health Plan | Premium C | ost Share | |
|-----------------|------------------|-----------------|--------------------|------------------|-----------------|--------------------|
| | Employ | ee Only Co | overage | | Family Cove | rage |
| Plan | Employee Cost | City Subsidy | Monthly Premium | Employee Cost | City Subsidy | Monthly Premium |
| Standard HMO | \$134.72 | \$329.84 | \$464.56 | \$472.26 | \$679.60 | \$1,151.86 |
| Standard PPO | \$261.70 | \$640.72 | \$902.42 | \$908.00 | \$1,306.64 | \$2,214.64 |
| Premium HMO | \$381.74 | \$381.74 | \$763.48 | \$946.40 | \$946.40 | \$1,892.80 |
| Premium PPO | \$763.90 | \$763.90 | \$1,527.80 | \$1,874.46 | \$1,874.46 | \$3,748.92 |
| POS | \$425.06 | \$425.06 | \$850.12 | \$1,054.86 | \$1,054.86 | \$2,109.72 |

The standard plans were added to the City's medical plan offerings in 1991 in an effort to reduce the City's skyrocketing health care costs. To encourage enrollment in these plans, which have higher out-of-pocket expenses, the City's premium subsidy was raised.

At the September 11, 2013, City Commission meeting, the City Commission accepted the recommendations from the FCWPC, with the exception that the change aligning the plan year with the City's fiscal year would be effective October 1, 2014. As a result, due to the timing difference and the delay in the premium increase from October 1, 2013 to January 1, 2014, the premium increase effective January 1, 2014 is 12.5 percent instead of the anticipated 10 percent.

Following direction from the City Commission, the Administration worked with Gallagher to create two premium scenarios in addition to the base scenario, which reflects the method of increase previously used by the City. Each scenario is based on an increase of 12.5 percent for the plan year, which begins January 1, 2014. The scenarios are as follow:

- 1. **Base Scenario** is centered on a 12.5 percent across the board increase to the 2013 rates, for both the City and employee contributions. The current City subsidy levels are maintained for each of the five plans.
- 2. Scenario 1 provides for a flat dollar equivalent City subsidy for each of the plans for active employees (\$423.70 for employee only and approximately \$1,016.88 for family coverage). Individual plan increases for the combined City and employee premiums are based on the plan's loss ratio (claim costs versus premiums collected). While this reflects the approach recommended by the FCWPC, it is in conflict with the City's collective bargaining agreements. The City's subsidy for retirees decreases from 50 percent to a range of 30 to 40 percent.

LTC - 2014 Premium Costs for the City of Miami Beach Self-Insured Medical Plan for Active Employees and Retirees
Page 5
October 25, 2013

3. **Scenario 2** is based on active employee contributions that are 50 percent or less of the total premium. Individual plan increases for the combined City and employee premiums are based on the plan's loss ratio (claim costs versus premiums collected).

Scenarios 1 and 2 reflect changes to the City's premium subsidy for both active employees and retirees.

Base Scenario

In this scenario, the City's subsidy percentage is maintained at current levels, continuing a subsidy program that remains disproportionately higher for the PPO plans than the HMO plans. Therefore, this scenario does not meet the FCWPC and City Commission's direction to rate by plan experience and provide a City dollar subsidy that is uniform across all plans, as plan loss ratios are not considered in determining the annual premium increases incurred by each individual plan.

Under this base scenario, the calendar year 2014 monthly rate charged to active employees (and the City) for the Standard HMO plan increases by \$16.84, the lowest of all the plans. The most significant increase occurs in the employee cost and City subsidy for the Premium PPO plan which goes up by \$234.31 per month.

Scenario 1

This scenario is based on the direction received from the FCWPC and the City Commission, whereby the premiums are experience rated, meaning plan loss ratios were considered. Those plans with low loss ratios incurred lower premium increases and the inverse was also true.

Premiums for active employees were set to represent a flat dollar City subsidy equivalent, such that, the dollar value of the City's portion is similar for all plans; approximately \$400 for employee only coverage and \$1,000 for family coverage. Compared to the Base Scenario, under Scenario 1 the City's cost remains constant for all plans and coverage levels resulting in a savings to the City while shifting more of the plan premium costs to the employee.

Under Scenario 1 the monthly premiums paid by active employees for the Premium PPO family coverage decreases by \$230.30 when compared to the 2013 rates, and when compared to the Base Scenario, the employee cost decreases by \$464.61. This decrease in cost to the employee can be attributed to the use of experience rated premiums.

The highest monthly active employee increase in 2014 is for the Premium HMO family coverage where the monthly premium goes from the current \$946.40 to \$1,795.30. Compared to the Base Scenario, under Scenario 1 the employee's cost increases by \$730.60. This increase in cost to the employee is attributed to both the flat City's subsidy and the use of experience rated premiums.

Under this Scenario, the City's subsidy toward retiree premiums also changes. Currently, the City provides a subsidy of 50 percent of the total premium costs across all plans and coverage levels. Scenario 1 decreases the City's subsidy to 40 percent to 30 percent.

Monthly premium rates charged to retirees range from a decrease of \$172.56 for the Premium PPO family coverage from the current monthly cost of \$1,164.21 to \$991.65. The highest

LTC - 2014 Premium Costs for the City of Miami Beach Self-Insured Medical Plan for Active Employees and Retirees
Page 6
October 25, 2013

increase occurs in the Premium HMO family coverage where the monthly premium increases \$740.91 from the current \$946.40 to \$1,687.31. When comparing the costs of Scenario 1 to the Base Scenario, the retiree cost for the Premium PPO family coverage decreases \$318.09 and Premium HMO cost increases \$662.61. These changes in costs are directly attributable to the use of experience rated premiums and the City's change in plan subsidy.

This scenario results in large increases for the Premium HMO and employee contributions that exceed 50 percent for all plans with the exception of the Standard HMO with employee contributions at 25 percent. The retiree contributions are also high for all plans with a 70 percent premium increase in the Premium PPO for pre-65 retirees. Although the employee costs under the Base Scenario increase across all plans, the increases still occur under Scenario 1 due to the reduction in the City subsidy.

While apparently more equitable due to each employee receiving the same subsidy level, this scenario is provided for information purposes only as such a scenario would violate the collective bargaining agreements among the City, the American Federation of State, County and Municipal Employees (AFSCME), Government Supervisors Association of Florida (GSAF) and Communication Workers of America (CWA), all of which require the City to pay at least 50 percent of the premium cost for eligible employees. Should the City elect to pursue the lower percentage subsidies provided by this scenario, the City would be required to bargain with each collective bargaining unit.

Scenario 2

This scenario is also based on the direction received from the FCWPC and the City Commission, whereby the premiums are experience rated and those plans with low loss ratios incurred lower premium increases and those plans with high loss ratios incurred higher premium increases.

The City subsidy for active employees ranges from a high of 77 percent for the Standard HMO employee only coverage to 50 percent for the Premium PPO, Premium HMO and POS plans, while providing a retiree premium subsidy ranging from 30 percent to 50 percent. Under the Base Scenario, the City subsidy is set at 50 percent for all plans with the exception of the two plans that provide lower coverage levels, the Standard HMO and Standard PPO plan, with City subsidies of 75 percent for employee and 60 percent for family coverage.

It should be noted that the City has already adopted a change to reduce subsidies for future retirees. Employees hired after 2006, earn a healthcare premium subsidy of \$10 or \$25 per month, per year worked, based on whether they are covered by the general or the police and fire pension plan. For example, a general employee hired after 2006 who worked for 30 years prior to retiring, would earn a \$300 per month subsidy toward his or her health care insurance premium. The policy decision made in 2006 will eventually move the City toward a point where all retirees get a stipend based on their years of service rather than a percentage of the premium. The subsidy for retirees originally hired before 2006 is significantly more generous. The retiree subsidies proposed for pre-2006 employees as of January 1, 2014, remain significantly more generous than for post-2006 employees.

Under this scenario there is a decrease of \$543.94 in the monthly rates charged to active employees for family coverage in the Premium PPO plan. Active employees with family coverage in the POS plan will incur a monthly premium increase of \$376.87. When we review these costs increases against the Base Scenario, family coverage under the Premium PPO plan decreases \$778.25 with family coverage under the POS plan increasing \$245.01. This change

LTC - 2014 Premium Costs for the City of Miami Beach Self-Insured Medical Plan for Active Employees and Retirees
Page 7
October 25, 2013

in cost is directly related to using experience rated premiums as the Premium PPO had a very low claims to premium collected cost and the POS had a high claims to premium cost.

Retirees enrolled in the Premium PPO retiree and family coverage will see a reduction in their monthly premium of \$11.73. Retirees enrolled in the Premium HMO retiree and family coverage will see the most significant change in their monthly premiums with an increase of \$740.91, from the current monthly premium of \$946.40 to \$1,687.31. When we compare this Scenario to the Base Scenario, the saving are greater for the Premium PPO \$246.04 due to the use of experience rated premiums even though the City is only providing a 30 percent subsidy for the plan. While the increase for the Premium HMO when compared to the Base Scenario is a bit lower at \$622.61, the cost impact to the retiree is significant. The least expensive plan, and the one with the most active employee enrollment, the Standard HMO, is provided a subsidy of 77 percent for employee coverage and 67 percent for family coverage to encourage employees to participate in a health care plan. With this increased subsidy, the monthly employee premium cost is reduced from the current \$134.72 to \$129.64 for employee only coverage and from \$472.26 to \$467.09 for family coverage. When compared to the Base Scenario, the employee sees a savings of \$21.92 for employee only coverage and \$64.20 for family coverage due to a greater City subsidy of 75 percent and 60 percent respectively.

This scenario also provides a reduction in monthly premium costs to active employees in the Premium PPO plan. Active employee with employee only coverage will see a reduction in their current monthly premium of \$763.90 to \$542.23, a reduction of \$221.67. Similarly, active employees enrolled in the family coverage will see a reduction of \$543.94 from the current monthly premium of \$1,874.46 to \$1,330.52. These savings are also seen when comparing the scenario against the Base Scenario in which there is a savings of \$317.16 for employee only coverage and \$778.25 for family coverage, which is directly related to the use of experience rated premiums.

Additionally, as required by the PPACA, effective January 1, 2014, employees who are provided group health coverage through their employers, and who do not qualify for health care coverage through the federal Marketplace, must enroll in a health care plan or incur a tax penalty. Due to its low employee only cost, participating in the Standard HMO plan will assist employees in meeting this requirement.

Of the three premium scenarios, this scenario meets all the FCWPC and City Commission recommendations: providing premiums based on the actual cost of the individual plan, not based on an average cost of all plans; maintains affordable premiums through the Standard HMO plan and shares the premium costs of the plan more equitably among all plans.

NEXT STEPS

The Administration is working to provide active employees and all retirees with an annual open enrollment period beginning November 4, 2013 and ending November 14, 2013. During this annual open enrollment period, staff provides employees and retirees with information regarding the City's benefit programs, and the opportunity to make any changes to their coverage. Changes made by employees and retirees during the open enrollment period take effect January 1, 2014.

Prior to the enrollment period, the Administration will begin the annual enrollment process including drafting communication materials and providing notification to all employees and retirees regarding any changes to monthly premiums. The anticipated timeline is provided below.

| Week | Task |
|---|--|
| 1 October 14 th - 18 th | Draft enrollment materials incorporating new premium rates; managerial review. |
| 2 October 21 st - 25 th | Forward enrollment materials to Central Services for printing and binding; collate and label enrollment packages. |
| 3 October 28 th - November 1 st | Distribute enrollment packages: (1) active employees, through department payroll coordinators; (2) retirees, via U.S. mail. |
| 4 and 5 November 4 th - 14 th | HR Benefits Division staff meets with employees and retirees to discuss options and gather completed enrollment materials. |
| 6 and 12 November 16 th - December 27 th | Review enrollment requests for accuracy, follow-up with enrollees if there is information missing; enter enrollment information in Eden Payroll System to reflect the appropriate payroll premium for the coverage elected; manually enroll employees and retirees via web access to each carrier for plan identification cards to be distributed prior to January 1, 2014; test payroll to ensure plan contributions are employee enrollments are correctly loaded. |

CONCLUSION

The Administration has worked closely with Gallagher to incorporate direction from both the FCWPC and City Commission to continue to provide employees and retirees with group health insurance coverage consistent with current options and to share the different premium costs more equitably.

Of the three premium scenarios presented, Scenario 2 best meets the directive of the FCWPC and the City Commission, by continuing to provide the City's current group health care plan options; considering each plan's loss ratio by increasing premiums based on the cost of claims and continuing a City subsidy where employees pay 50 percent or less of the premium for any plan. As a result, these premium changes will be incorporated in the 2014 open enrollment period scheduled to begin in a few weeks.

Staff is available to meet with you one-on-one to address any questions or concerns that you may have regarding any of the premium scenarios and/or the City's group health plan. Please contact Kathie Brooks, Assistant City Manager, at extension 6249 to arrange a time that is convenient for you.



| | | City Subsidy | sidy | | |
|-----------|----------|--------------|---------|---------|-----|
| Tier | High HMO | High PPO | Low HMO | Low PPO | POS |
| Employee | %09 | 20% | 71% | 71% | 20% |
| Dependent | 20% | 20% | 20% | 20% | 50% |

| | | | | | Dependent | 20% | 20% | 20% | 20% | 50% | | | | |
|---------------------|-----------------------|--------------|----------|-----------------|---------------|---|------------------|---------------|-----------------|---------|------------------|-----------|-----------|---|
| | | | | | amily Subsidy | Family Subsidy = Employee subsidy + (Family Rate - Single Rate) x Dependent Subsidy | idy + (Family Ra | e - Single Ra | te) x Dependent | Subsidy | | | | |
| | | | | | | Employee | Monthly | Monthly | Monthly | Monthly | Current | | | |
| | | | | ; | | . : | | | · ; | | Monthly | Montly | Monthly | |
| | Trer | Enrollees | Increase | Monthly Rate | Monthly | Contribution % | Employee Rate | Fremium | Zafe Ci | Premium | Employee Rate | Change | Change | Concerns with this Scenario |
| MO | | | | | | | | | | | | | | |
| figh | EE | 31 | 12.5% | 60 | \$ 26,627 | \$ %09 | 429.46 \$ | 13,313 | \$ 429.46 \$ | 13,313 | \$ 381.74 | 1 47.72 | \$ 47.72 | does not meet Commission guidance |
| | Family | 25 | 12.5% | \$ 2,129.40 | \$ 53,235 | 50% \$ | 1,064.70 \$ | 26,618 | \$ 1,064.70 \$ | 26,618 | \$ 946.40 | 118.30 | \$ 118.30 | regarding rating by experience and |
| ¥o. | 33 | 061 | 12.5% | ₩ | \$ 256,089 | \$ %62 | 151.56 \$ | 74,264 | \$ 371.07 \$ | 181,824 | \$ 134.72 | 16.84 | \$ 41.23 | having a City subsidy that is uniform |
| | Family | 377 | 12.5% | 8 | \$ 488,532 | 41% \$ | 531.29 \$ | 200,296 | \$ 76455 \$ | 288,235 | \$ 472.26 | 59.03 | \$ 84.95 | across plans. |
| | Total | 923 | | | \$ 824,482 | | G | 314,491 | \$ | 509,990 | | | | across plans. |
| IMO Retirees | tirees | | | | ٠ | | , | | | | | | | |
| ligh | 33 | 62 | 12.5% | \$ 858.92 | \$ 53,253 | \$ %05 | 429 46 \$ | 26,627 | \$ 429.46 \$ | 26,627 | \$ 381.74 | 47.72 | \$ 47.72 | |
| | Family | 34 | 12 5% | \$ 2,129.40 | \$ 72,400 | \$ %09 | 1,064.70 \$ | 36,200 | \$ 1,064.70 \$ | 36,200 | \$ 946 40 | 118.30 | \$ 118.30 | |
| MO. | 33 | 80 | 12.5% | \$ 522.63 | \$ 41,810 | \$ %05 | 26131 \$ | 20,905 | \$ 261.32 \$ | 20,906 | \$ 232.28 | 29.03 | \$ 29.04 | |
| | Family | 90 | 12 5% | \$ 1,295.84 | \$ 64,792 | \$ %05 | 647.92 \$ | 32,396 | \$ 647.92 \$ | 32,396 | \$ 575.93 | 71 99 | \$ 71.99 | |
| | Total | 226 | | | \$ 232,255 | | 69 | 116,127 | 49 | 116,128 | | | | |
| so | Actives | | | | • | | | | | | | | | |
| | 핍 | 9 | 12.5% | ٠ | \$ 2,869 | \$ %09 | 478.20 \$ | 1,435 | \$ 478.19 \$ | 1,435 | \$ 425.06 | 53.14 | \$ 53.13 | • |
| | Family | - | 12.5% | | \$ 2,373 | \$ %0\$ | 1,186.72 \$ | 1,187 | \$ 1,186.72 \$ | 1,187 | \$ 1,054.86 | 131.86 | \$ 131.86 | • |
| | Subtotal | 4 | | | \$ 5,243 | | \$ | 2,621 | 8 | 2,621 | | | | |
| | Pre-Medicare Retirees | tirees | | | | | | | | | | | | |
| | 品 | | 12 5% | ₩. | \$ 9,564 | \$ %09 | 478.20 \$ | 4,782 | \$ 478.19 \$ | 4,782 | \$ 425.06 | 53 14 | \$ 53.13 | |
| | Family | 9 | 12.5% | \$ 2,373.44 | \$ 14,241 | \$ %0\$ | 1,186 72 \$ | 7,120 | \$ 1,186.72 \$ | 7,120 | \$ 1,054.86 | \$ 131.86 | \$ 131.86 | |
| | Subtotal | 16 | | | \$ 23,805 | | 49 | 11,902 | 49 | 11,902 | | | | |
| | Medicare Retirees | | | | | | | | | | | | \$ | |
| | Single | 14 | 12 5% | \$ 737.74 | \$ 10,328 | \$ %09 | 368.87 \$ | 5,164 | \$ 368.87 \$ | 5,164 | \$ 327.89 | 66 04 9 | \$ 40.99 | |
| | Ret/Spouse (O/U) | - | 12.5% | \$ 1,659.94 | 1,660 | 20% | 82997 \$ | 830 | \$ 829.97 \$ | 830 | \$ 737.75 | 92.22 | \$ 92.22 | |
| | Ret/Spouse (O/O) | 9 | 12.5% | \$ 1,475.48 | \$ 14,755 | 20% | 737.74 \$ | 7,377 | \$ 737.74 \$ | 7,377 | \$ 655.77 | 81.97 | \$ 8197 | |
| | Ret/Child | • | 12 5% | \$ 1,659.94 | , | 20% | 829.97 \$ | • | \$ 829.97 \$ | • | \$ 737.75 | 92.22 | \$ 92.22 | |
| | Ret/Sp/Child (O/U) | | 12.5% | \$ 2,442.09 | , | 20% | 1,221.04 \$ | • | \$ 1,221 05 \$ | | \$ 1,085 38 | 135.67 | \$ 135.68 | |
| | Ret/Sp/Child (0/0 | - | 12 5% | \$ 1,919.27 | | \$ %09 | 959.63 \$ | ٠ | \$ 959.64 \$ | • | \$ 853 01 | 106 62 | \$ 106 63 | |
| | Subtotal | 25 | | | \$ 26,743 | | • | 13,372 | \$ | 13,372 | | | | |
| | Total POS | 45 | | | \$ 55,790 | | so. | 27,895 | €9 | 27,895 | | | | |

| PPO | Actives | | | | | | | | | | | | | | | |
|--------------|-----------------------|-------|-------|-------------------|------------|----------|--------|-------------|---------|-------------------|-----------|---------|-------------|-----------|--------|-----------|
| High | 33 | 9 | 12.5% | \$ 1,718. | 8, | 10,313 | \$ %09 | 859.39 | 5,156 | | \$ | 5,156 | \$ 763.90 | \$ (| 95.49 | \$ 95.49 |
| , | Family | 4 | 12.5% | 12.5% \$ 4,217.54 | 4 2 | 16,870 | 20% | 2,108.77 | 8,435 | \$ 2,108.77 | 4 | 8,435 | 49 | ** | 234.31 | \$ 234 |
| FOW. | 33 | 23 | 12.5% | \$ 1,015.22 | \$ 75 | 23,350 | 29% \$ | 294.41 \$ | 6,771 | w | F | 16,579 | \$ 261.70 | * | 32.71 | \$ 80.09 |
| | Family | 7 | 12.5% | * | 2 | 17,440 | 41% \$ | 1,021.50 \$ | 7,151 | 25 | 4 4 | 10,290 | * | * | 113.50 | \$ 163 |
| | Subtotal | 40 | | | 49 | 67,973 | | \$ | 27,513 | | \$ | 40,460 | | | | |
| | Pre Medicare Retirees | sea | | | | | | | | | | | | | | |
| High | EE | | 12.5% | \$ 1,718.78 | 8 | 37,813 | \$ %09 | \$ 65.33 | 18,907 | s | 9 | 18,907 | \$ 763.90 | \$ | 95.49 | \$ 9549 |
| , | Family | က | 12.5% | 69 | 4 | 12,653 | 20% | 2,108.77 \$ | 6,326 | \$ | | | \$ 1,874 46 | • | 234.31 | \$ 234.31 |
| Low | 33 | 25 | 12.5% | \$ 1,015.3 | \$ 5 | 25,381 | \$ %09 | \$ 197.05 | 12,690 | \$ 507.61 | \$ | 12,690 | \$ 451.21 | <u>پ</u> | 56.40 | \$ 56.40 |
| | Family | 12 | 12.5% | 12.5% \$ 2,491.47 | \$ 2 | 29,898 | 20% | 1,245.73 \$ | 14,949 | ₩ | \$ | 14,949 | \$ 1,107 32 | 4 | 138.41 | \$ 138 42 |
| | Subtotal | 62 | | | 8 | 105,744 | | • | 52,872 | | 4 | 52,872 | | | | |
| | Medicare Retirees | | | | | | | | | | | | | | | |
| High | Single | 91 | 12.5% | \$ 1,309.97 | \$ 2 | 119,207 | \$ %09 | 654.98 \$ | 59,603 | 49 | 9 | 59,604 | \$ 582 21 | s | 72.77 | \$ 72 |
| , | Ret/Spouse (O/U) | 7 | 12.5% | 49 | 55 | 20,629 | \$ %09 | 1,473 48 \$ | 10,314 | \$ 1,473.47 | | 10,314 | \$ 1,309.76 | 6 | 163.73 | \$ 163.72 |
| | Ret/Spouse (O/O) | 33 | 12.5% | ₩ | 2 | 81,204 | 20% | 1,309.73 \$ | 40,602 | د - | 4 | 40,602 | \$ 1,164.21 | s, | 145 52 | \$ 145.53 |
| | Ret/Child | | 12.5% | 49 | 9 | • | \$ %09 | 1,473.48 \$ | | \$ 1,473.47 | 4 | | \$ 1,309.76 | 5 | 163.73 | \$ 163.72 |
| | Ret/Sp/Child (O/U) | - | 12.5% | ₩ | 2 | 3,692 | 20% | 1,846.11 | 1,846 | \$ 1,846.1 | 49 | 1,846 | \$ 1,640.99 | 49 | 205.13 | \$ 205.13 |
| | Ret/Sp/Child (O/O) | | 12.5% | \$ 3,364.83 | 33 | • | 20% | 1,682 41 \$ | , | \$ 1. | 2 | , | \$ 1,495.48 | \$ | 186 93 | \$ 186.94 |
| Low | Single | 44 | 12.5% | 8 | 3 8 | 33,952 | 20% | 385.82 \$ | 16,976 | \$ 385.81 | | 16,976 | \$ 342.95 | ** | 42.87 | \$ 42.87 |
| | Ret/Spouse (O/U) | | 12.5% | • | \$ | 19,097 | 20% | 868.05 \$ | 9,549 | s | 4 | 9,548 | \$ 77160 | * | 96 45 | \$ 96 44 |
| | Ret/Spouse (O/O) | 32 | 12.5% | 49 | 4 | 49,381 | 20% | 771.58 \$ | 24,691 | s | 9 | 24,691 | \$ 685.86 | 49 | 85.73 | \$ 85 |
| | Ret/Child | , | 12.5% | 49 | 9 | • | 20% | 868.05 \$ | • | s | 4 ~ | | \$ 771.60 | · •• | 96.45 | \$ 96 44 |
| | Ret/Sp/Child (O/U) | - | 12.5% | \$ 2,175.17 | 2 | 2,175 | \$ %09 | \$ 65 280 1 | 1,088 | \$ 1,087.58 | 69 | 1,088 | \$ 966.74 | <i>چ</i> | 120 85 | \$ 12084 |
| | Ret/Sp/Child (O/O) | • | 12.5% | 49 | 9: | • | 20% | 991.13 \$ | | \$ 991.13 | es E | | \$ 881.01 | \$ | 110.13 | \$ 110.13 |
| | Subtotal | 218 | | | \$ | 329,337 | | 6 | 164,668 | | s | 164,669 | | | | |
| | Total PPO | 320 | | | s | 503,054 | | 4 | 245,053 | | 49 | 258,001 | | | | |
| | | | | | | | | | | | | | | | | |
| Grand Totale | oficie | 1 514 | | | | 1815 581 | | | 703 567 | | - | 012 014 | | | | |

Total \$ Change % Change

Copy of CMB 2013 Scenarios

\$1,216,018 12.5%

\$ 938,092 12.5%

\$2,154,109 12.5%

Total \$ Change % Change

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|--------------|-----------------------|-----------|--------------------------|----------|----------------------------|-----------------------|---|--|-----------------------------------|--|---------------|-------------------------------------|-----------------------------------|--|-----------------------------------|----------------|---|
| | | | | | | 5 | Subsidy - Retirees (Actives Based on Flat Subsidy for all Plans | (Actives Based | on Flat Subsi | dy ror all Plans | | | | | | | |
| | | | | | <u>· · · l</u> | | High HMO | High PPO | Low HMO | Low PPO | Pos | | | | - | | |
| | | | | | <u> 1</u> | Employee | 40% 20% | 40% | 40% | 40% | 40% %04 | | | | | | |
| | | | | | 1 | Dependent | 40% | 40% | 40% | 40% | 40.70 | ė | | , | | | |
| | | | | | | | | | | | 1 | 1 | _ | | | | |
| | | | 2013 | | 2014 Monthly | Monthly | Employee Contribution | Monthly · Employee | Monthly Employee | Monthly City | Monthly | Montiniy Employee | | Rate @ 12.5% From 12.5% | om 12.5% | City | : |
| CMU | Tier | Enrollees | | Increase | Rate | Premium | % | Rate | Premium | Rate | Premium | | | increase | Increase | Change | Concerns with this Scenario |
| High | EE | 31 | \$ 763.48 | 48.6% | 1 | \$ 35,164 | \$ % \$ | 710.62 \$ | 22,029 \$ | 423.70 \$ | 13,135 | 381,74 \$ | 328.88 | 429.46 | 281.16 | 41.96 | - extremely large increases for High |
| 2 | Family | | \$ 1,892.80 | | 2,812.18 | 1 | | - 1 | 68 424 8 | - 1 | 20,422 | | 4 92 8 | 151 56 \$ | (11.92) \$ | | - employee contributions exceed 50% |
| | Family | 377 | \$ 1,151.86 | 21.3% | \$ 1,396.79 | \$ 526,589 | 27% \$ | - 11 | 143,224 \$ | 1,016.88 | 383,365 | - 1 | (92.36) \$ | 531.29 \$ | (151.39) \$ | | |
| | Total | | | 1,,,, | 1 1 | \$ 908,095 | , | \$ | 278,560 | 49 | 629,536 | | | | | Ì | retiree increases very large on all |
| HMO Retirees | rees | | | | | - | - 1 | | | - 1 | | | | - 1 | 4 | | plans |
| High | EE Family | | \$ 763.48 \$ 1.892.80 | | | | \$ %09 80% | 680.59 \$ 1,687.31 \$ | 42,197 \$ 57,368 \$ | | 38,246 | 381.74 \$ | | 1,064.70 | 622.61 | | reduction in retiree continuations for High PPO for Medicare retirees is |
| Low | EE | 80 | \$ 464.56 | 21.3% | 563.34 | \$ 45,067 | \$ %09 | 338.01 \$ | 27,040 \$ | 225.34 \$ | 18,027 | \$ 232.28 \$ | 105.73 \$ | 261.31 \$ | 190.15 | (6.94) | large |
| | Total | | 9 | | 2000 | `` | | | | 2000 | 112,340 | | | | | | |
| Pos | Actives | | | | | | | | | | | | | | | | |
| | EE | 3 | \$ 850.12 | 35.7% | \$ 1,153.85 \$ 2,863.47 | \$ 3,462 \$ 2,863 | 63% S 64% S | 730.14 \$ | 2,190 \$ | 423.70 \$ 1,016.88 \$ | | \$ 425.06 \$ \$ 1,054.86 \$ | 305.08 \$ | 478.20 \$ 1,186.72 \$ | 251.94 \$ 659.86 \$ | (37.98) | |
| | Subfotal | 4 | | | 1 1 | | | 1 1 | 4,037 | * | 2,288 | | | | | | |
| | Pre-Medicare Retirees | | | | | | | - 1 | L | | | | | - 1 | ; | 9 | |
| | EE Family | φ φ | \$ 850.12 | 35.7% | \$ 1,153.85 | \$ 11,538 | 63% \$ | 171808 \$ | 6,923 \$ | 1.145.39 \$ | 6.872 | \$ 425.06 \$ \$ 1.054.86 \$ | 267.25 \$ | 478.20 \$ 1,186.72 \$ | 531 36 \$ | 36 48 90 53 | |
| | Subtotal | 9 | 1 | | 1,000,1 | | | 69 | | | | | | | | | |
| | Medicare Retirees | | | | 1 | | | | | | | | | | | | |
| | Single | 14 | \$ 655.77 | | | \$ 12,461 | | 534 04 \$ | 7,476 \$ | 356.02 \$ | 4,984 | 327.89 \$ | 206.15 | 368.87 | 165.17 \$ | 28.14 | |
| | Ret/Spouse (O/U) | - 5 | \$1,475.50 | | | 2,003 | | 1,20159 \$ | 10 681 5 | 712.05 \$ | 7.120 | 655.77 \$ | 463.84 | 737.74 \$ | 330 33 | 56.28 | |
| | Ret/Child | • | \$1,475.50 | | | | | 1,201.59 \$ | | 801.06 | | 737.75 \$ | | 829.97 | 371.62 \$ | 63 31 | |
| | Ret/Sp/Child (O/U) | | \$2,170.75 | 35.7% | \$ 2,946.30 \$ 2,315.54 | | \$ %09 80% | 1,767.78 \$ | | 1,178.52 \$ | | \$ 1,085.38 \$ \$ 853.01 \$ | 682.41 \$ 536.31 \$ | 1,221.04 \$ 959.63 \$ | 546.74 \$ 429 69 \$ | 93 15 73 20 | |
| | Subtotal | 25 | | | 1 1 | \$ 32,265 | | 89 | 19,359 | s | 12,906 | | - | | - - | | |
| | Total POS | 45 | | | | \$ 67,309 | | 8 | 40,627 | ₩. | 26,682 | | | | - | | |
| | | | | | | | | | | | | | | | | | |
| S E | Actives | 9 | \$ 1 527 80 | | 1 084 46 | | 61% \$ | 860.76 \$ | 3.965 | | 2.542 | 763.90 \$ | | | \$ (198.63) \$ | (340.20) | |
| | Family | * | \$3,748.92 | | 2,661.05 | I | | | I | 1,016.88 | 4,068 | 1,874.46 \$ | | | | (857.58) | |
| Low | E.E. | 7 23 | \$ 902.42 | 5.5% | \$ 852.67 \$ 2.092.54 | \$ 19,611 S 14,648 | 50% \$ | 1.075.66 \$ | 9,866 \$ | 423.70 \$ | 9,745 | \$ 261.70 \$ \$ 908.00 \$ | 167.27 \$ | 294.41 \$ 1,021.50 \$ | 54.16 \$ | (289.76) | - |
| | Subtotal | 40 | | | | | | | 27,937 | : : | 23,473 | | | | | | |
| | Pre Medicare Retir | ees | | | ! | - | | - 1 | * 701 07 | - 1 | 1,45 | 9 00 00 | 9 102 17 | | (400.07) | (430 55) | |
| g E | E.E. Family | 3 2 | | | | \$ 23,858 \$ 7,983 | 70% \$ | 1,862.73 \$ | 5,588 | 798.31 \$ | 2,395 | 1,874.46 \$ | (4.70) \$ | 2,108.77 \$ | (246 04) | \$ (1,076.15) | |
| Low | EE Family | 25 | \$ 902.42 | -5.5% | \$ 852.67 | \$ 21,317 | \$ %09 | 511.60 \$ | 12,790 \$ | 341.07 \$ 837.02 \$ | 8,527 | 5 45121 \$ 1,10732 \$ | 60 39 \$ | 507 61 \$ | 3.99 | (110 14) | |
| | Subtotal | 62 | | | | $ \ $ | | | 50,145 | | 28,123 | | | | | | |
| | Medicare Retirees | | 61 161 45 | /80 00 | | 76.044 | 8000 | 405.04 | 45 400 € | 320.64 | 980 08 | 582 21 6 | | 864 08 | (159.07) | (051.60) | |
| Ē, | Ret/Spouse (O/U) | | \$2,619.51 | -29.0% | | \$ 13,016 | * * %09 | 1,115.62 \$ | 7,809 | 743.75 \$ | 5,206 | 1,309.76 \$ | (194.13) \$ | 1,473.48 \$ | (357.86) \$ | (566.01) | |
| | Ret/Spouse (O/O) | 3 | \$ 2,328 42 | -29.0% | ٠, ٠ | \$ 51,235 | \$ %09 | 991.65 \$ | 30,741 | 661.10 \$ | 20,494 | 1,164.21 \$ | | 1,309.73 \$ | (318.08) \$ | (503.11) | |
| | Ret/Sp/Child (O/U) | | \$ 3,281.97 | -29.0% | \$ 2,329.60 | \$ 2,330 | \$ %09 | 1,397.76 \$ | 1,398 | 931.84 \$ | 932 | 1,640.99 \$ | (243.23) \$ | 1,846.11 | (448.35) | (709 15) | |
| | Ret/Sp/Child (0/0) | . 7 | \$ 2,990 96 | -29.0% | w v | 5 . | \$ %09 | 1,273.82 \$ | 17 109 \$ | .259.21 \$ | 11 406 | 34295 \$ | | 385.82 \$ | _ | (83.71) | |
| <u></u> | Ret/Spouse (O/U) | | \$ 1,543.19 | -5.5% | 9 69 | \$ 16,039 | \$ %09 | 874.87 | 9,624 | 583.24 \$ | 6,416 | 77160 \$ | 103.27 \$ | 868.05 | 6.82 | (188.35) | |
| | Ret/Spouse (O/O) | | \$ 1,371.71 | 5.5% | w v | \$ 41,475 | \$ %09 | 777.65 \$ | 24,885 | 518.43 \$ | 16,590 | 5 685.86 \$ 771.60 \$ | 91.80 | 771 58 \$ | 6.82 | (188.35) | |
| - | Ret/Sp/Child (O/U) | · - | \$ 1,933 48 | 2.5% | | \$ 1,827 | \$ %09 | 1,096.13 \$ | 1,096 | 730.75 \$ | 731 | 966.74 \$ | 129.39 | 1,087.59 \$ | 8.54 | (235.99) | |
| | Subtotal | 218 | \$ 1,702 U I | -0.076 | 1,554.87 | \$ 229,650 | P 0//00 | \$ 26 95 | 137,790 | \$ 065.60 | 91,860 | 3 | » | 2 | | (Jan. 21.) | |
| | Total PPO | 320 | | | | ١١ | | 8 | 215,872 | s | 143,456 | | | | - | | |
| Grand To | tals | 1.514 | | | | \$ 1,615,582 | | S | 703,569 | 69 | 912,013 | | | | | | |
| Grand To | Grand Totals - Annual | | | | | \$ 19,386,985 | | 1 1 | 8,442,826 | \$ 1 | \$ 10,944,159 | | | | | | |
| | | | | | | | | | | | | | | | | | |

\$1,219,145 12.5%

934,964

\$2,154,109 12.5%

January to September 2014 Premium and Employee Contribution Rates with Experience Rated Premiums and Flat City Subsidy for Low HMO Retirees and Experience Retirees City of Miami Beach Scenario 2

87.70 \$ 235.42 241.39 \$ 559.69 (21.92) \$ 103.86 (64.20) \$ 250.09 Monthly City Change \$ 151.86 \$ 376.87 \$ 151.86 \$ 376.87 251.13 622.61 20.36 50.47 Monthly Employee Difference Employee Rate @ 12.5% From 12.5% Change Increase Increase 98 72 245 01 165.17 371.62 330.33 371.62 546.74 429.69 429.46 \$ 1,064.70 \$ 151.56 \$ 531.29 \$ 429.46 \$ 1,064 70 \$ 261.31 \$ 647.92 \$ 368.87 \$
829.97 \$
737.74 829.97
1,221.04
959.63 478.20 478.20 151.86 \$ 376.87 \$ 135.42 \$ 359.69 \$ (5.08) \$ (5.17) \$ 298.85 \$ 740.91 \$ 49.39 \$ 122.46 \$ 151.86 **\$** 376.87 **\$** 206.15 463.84 412.30 463.84 682.41 536.31 \$ 425.06 \$ \$ 1,054.86 \$ \$ 381.74 \$ \$ 946.40 \$ \$ 134.72 \$ \$ 472.26 \$ \$ 327.89 \$ \$ 737.75 \$ \$ \$ 737.75 \$ \$ \$ 55.77 \$ \$ \$ \$ 1,085.38 \$ \$ 853.01 \$ 425 06 \$ 1,054 86 381.74 946.40 232.28 575.93 Current Monthly Employee Rate 28,131 38,246 22,534 34,920 123,830 Monthly City 19,132 37,652 212,514 350,494 619,792 1,731 5,769 8,590 12,906 30,428 S S 356 02 4 801.06 772.05 801.06 1,178.52 453.73 1,124.87 281.67 698.39 \$ 576.92 Monthly City Rate High PPO Low HMO Low PPO Varies Depending on Employee/Retiree Class \$ 578.92 617.16 1,506.09 433.70 929.69 42,197 57,368 22,534 34,920 157,019 1,731 1,432 3,163 5,769 8,590 14,360 Monthly Employee Premium 16,032 32,652 63,524 176,085 7,476 1,202 10,681 19,359 288,303 City Subsidy High PPO 534.04 1,201.59 1,068.07 1,201.59 1,767.78 1,389.32 517.16 1,306.09 129.64 467.09 680.59 1,687.31 281.67 698.39 576.92 1,431.73 576.92 1,431.73 50% S 50% S 50% \$ 50% \$ 60% \$ 50% \$ 46% 5 23% 5 33% 5 Employee Contribution High HMO 70,328 95,614 45,067 69,839 280,849 3,462 2,863 6,325 11,538 35,164 70,305 276,038 526,589 908,095 32,265 67,309 28,719 Tier Employee Dependent 35.7% \$ 890.06 35.7% \$ 2,002.66 35.7% \$ 1,780.12 35.7% \$ 2,002.66 35.7% \$ 2,946.30 35.7% \$ 2,315.54 48.6% \$ 1,134,32 48.6% \$ 2,812.10 21.3% \$ 563.34 21.3% \$ 1,396.79 \$ 1,134.32 \$ 2,812.18 \$ 563.34 \$ 1,396.79 2014 Monthly Rate 35.7% \$ 1,153.85 35.7% \$ 2,863.47 35.7% **\$** 1,153.85 35.7% **\$** 2,863.47 48.6% 48.6% 21.3% 21.3% Increase \$ 763.48 \$ 1,892.80 \$ 464.56 \$ 1,151.86 62 \$ 763.48 34 \$1,892.80 80 \$ 464.56 50 \$1,151.86 226 3 \$ 850.12 1 \$2,109.72 10 \$ 850.12 6 \$2,109.72 \$ 655.77 \$1,475.50 \$1,311.54 \$1,475.50 \$2,170.75 \$1,706.02 2013 Rate 31 490 377 923 Enrollees Subtotal Pre-Medicare Retirees EE Subtotal
Medicare Retirees
Single
Ret/Spouse (O/U)
Ret/Spouse (O/O)
Ret/Child Ret/Sp/Child (O/U) Ret/Sp/Child (O/O) High Retirees
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employee contributions for all active pinas are 50% or less.
 Large reductions on PPO Medicare retirees have been eliminated.

Benefits of this Scenaric

| Standard | PPO | Actives | | | | | | | | | | | | Γ | | | , | | | |
|---|-------------|---------------------|-------|-------------|--------|-------------|------------|------|---------|-------------|-----------|-------------|------------|-----------|------------|----------|-------------|---------|-----------|--------------|
| Family 4 27,244.62 2.00 2.0 | High | EE | 9 | \$ 1,527.80 | -29.0% | 1 | \$ | 507 | \$ %05 | 542.23 \$ | 3,253 | \$ 542.23 | | 4 | 763.90: \$ | (221.67) | \$ 859.39 | " | 7.18) \$ | (221.67 |
| EFE 29 8 022.14 - 65% 8 8 02.02 - 65% 8 8 02.02 - 65% 8 146.89 8 02.02 - 7 8 02.02 - 7 8 02.02 - 7 8 02.02 - 7 8 02.02 - 7 8 02.02 - 7 8 02.02 - 7 8 0.00 - 8 1 0.00 - 7 9 0.00 - 8 1 0.00 - 7 8 0.00 - 8 1 0.00 - 7 9 0.00 - 8 1 0.00 - 7 9 0.00 - 8 1 0.00 - 7 9 0.00 - 7 1 0.00 - 7 1 0.00 - 7 <th>,</th> <th>Family</th> <th>4</th> <th>\$ 3,748.92</th> <th>-29.0%</th> <th></th> <th>\$ 10.</th> <th>644</th> <th>50% \$</th> <th>1,330.52 \$</th> <th>5,322</th> <th>\$ 1,330.52</th> <th>\$ 5,0</th> <th>\$</th> <th>874.46 \$</th> <th>(543.94)</th> <th>\$ 2,108.77</th> <th>*</th> <th>8.25) \$</th> <th>(543.94)</th> | , | Family | 4 | \$ 3,748.92 | -29.0% | | \$ 10. | 644 | 50% \$ | 1,330.52 \$ | 5,322 | \$ 1,330.52 | \$ 5,0 | \$ | 874.46 \$ | (543.94) | \$ 2,108.77 | * | 8.25) \$ | (543.94) |
| Family 7 \$2,21464 45-56, \$ 2,002.54 5 14,469 50% \$ 1,046.27 5 7324 5 | MO" | EE | 23 | \$ 902.42 | -5.5% | | \$ 19. | 611 | 20% \$ | 426.33 \$ | 908'6 | \$ 426.33 | | ø | 261.70 \$ | 164.63 | \$ 294.41 | ** | 1.92 | (214.39 |
| Subtotal 40 \$ 61,410 \$ 25,705 \$ 25,705 \$ 56,420 \$ 61,410 \$ 25,705 \$ 56,005 \$ 1,100,400 < | | Family | 7 | \$ 2,214.64 | -5.5% | | \$ 14. | 948 | 20% \$ | 1,046.27 \$ | 7,324 | \$ 1,046.27 | \$ 7. | s | \$ 00.806 | 138.27 | \$ 1,021.50 | • | 4.77 | (260.37 |
| Pre Medicare Retires 25 00% \$ 1,084.46 \$ 2,2856 70% \$ 759.12 \$ 16,701 16,701 3 25,344 7 157 8 69.39 \$ (1002.7) 8 (1002.7) 9 | | Subtotal | 4 | | | | \$ 51, | 410 | | \$ | 25,705 | | \$ 25,7 | 33 | | | | | | |
| EFE 22 \$ 1,527.80 -29 0% \$ 1,004.46 \$ 2,00% \$ 1,004.46 \$ 2,00% \$ 1,004.46 \$ 2,00% \$ 1,004.46 \$ 2,00% \$ 1,004.70 \$ 2,305.5 \$ 1,717 \$ 7,703 \$ 2,007.71 \$ 1,002.70 | | Pre Medicare Retire | ies | | | | | | | | | | | | | | | | - | |
| Family 3 \$ 3748 92 29.0% \$ 2.661.05 5 7.983 7.0% \$ 1.862.73 5 .588 \$ 7.88 \$ 7.895 5 .988 \$ 7.881 \$ 7.895 5 .988 \$ 7.881 \$ 7.905 5 .99.244 6 .99.27 5 .99.244 6 .99.23 5 .1774 \$ 3.937 \$ 3.95 5 .90.244 | Hgh High | EE | | \$ 1,527.80 | -29.0% | , , | \$ 23, | 858 | \$ %02 | 759.12 \$ | 16,701 | \$ 325.34 | s, | •> | 763.90 \$ | (4.78) | \$ 859.39 | €9 | 0.27) | (438.56 |
| EFE 25 \$ 902.42 5.5% \$ 826.75 2.1317 56% \$ 1,1509 11774 3 33.70 3 451.21 3 17.05 3 607.61 3 (386) Subbidial 62 5.5% \$ 2.092 54 2.51,11 5.5% \$ 1,1509 3 11,309 3 11,103 3 11,103 3 1,107 3 5 607.61 3 (386) Subbidial 62 3.5% \$ 1,000 3 1,164.42 3 1,164.42 3 1,164.42 3 1,164.42 3 1,164.42 3 1,164.42 3 1,164.42 3 1,164.43 | , | Family | e | \$ 3,748 92 | -29.0% | ø | 5 7. | 983 | \$ %02 | 1,862.73 \$ | 5,588 | \$ 79831 | \$ | ₩. | 874.46 \$ | (11.73) | \$ 2,108.77 | 49 | 6.04) \$(| \$(1,076 15) |
| Family 12 \$2,214.64 | MO. | E | 25 | \$ 902.42 | -5.5% | S | \$ 21, | 317 | \$ %99 | 468.97 \$ | 11,724 | \$ 383 70 | 49 | ₩ | 451.21 \$ | 17.76 | \$ 507.61 | 49 | | (67.51) |
| Subtodial 62 3 47,824 5 5 5 5 5 5 5 5 5 | | Family | 12 | \$2,214.64 | -5.5% | \$ 2,092 54 | \$ 25, | 111 | \$ %59 | 1,150.90 \$ | 13,811 | \$ 941.64 | s | * | 107.32 \$ | 43.58 | \$ 1,245.73 | 60 | | (165 68 |
| Medicare Retirees State | | Subtotal | 62 | | | | \$ 78, | 268 | | S | 47,824 | | \$ 30,4 | 45 | | | | | | |
| Single 91 \$1,164.42 2.9 g/kl \$ 826.22 \$ 72,14 70% \$ 1,015.65 \$ 22,664 \$ 52.264 \$ 52.264 \$ 562.13 \$ 64.99 < | | Medicare Retirees | | | 1 | | | | | | | | | | | | | | - | |
| Resispones (Olv) 7 \$2,619.51 29.0% \$1,859.37 \$113.01.6 77% \$1,159.53 \$1301.56 \$1301.56 \$1300.76 \$1,300.76 \$1,473.46 \$1 \$1,473.46 \$1 \$1,473.46 \$1,473.4 | High | Single | | \$1.164.42 | ľ | \$ 826.52 | \$ 75 | 214 | \$ %02 | 578.57 \$ | 52,650 | \$ 247.96 | s | 65 | 582.21 \$ | (3.64) | \$ 654.98 | * | 6.41) \$ | (334 25 |
| (OVC) 31 \$2,228.42 | • | Ret/Spouse (O/U) | | \$2,619.51 | | \$ 1,859.37 | \$ 13, | 016 | \$ %04 | 1,301.56 \$ | 9,111 | \$ 557.81 | s | جو | 309.76 \$ | (8.19) | \$ 1,473.48 | 49 | 1.92) | (751.94) |
| 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, | | Ret/Spouse (O/O) | | \$ 2,328.42 | | \$ 1,652.75 | \$ 51, | 235 | \$ %02 | 1,156.93 \$ | 35,865 | \$ 495.83 | • | 'n | 164.21 \$ | (7.28) | \$ 1,309.73 | 49 | 2.80 | (668.38 |
| 1 1 1 1 1 1 1 1 1 1 | | Ret/Child | | \$2,619,51 | | \$ 1,859.37 | • | _ | \$ %04 | 1,301.56 \$ | | \$ 557.81 | • | • | 309.76 \$ | (8.19) | \$ 1,473.48 | S | 1.92) | (751.94 |
| 1 | | Ret/Sp/Child (O/U) | | \$ 3,281.97 | | \$ 2,329.60 | .2 | 330 | \$ %02 | 1,630.72 \$ | 1,631 | \$ 698.88 | • | s | 640.99 | (10.27) | \$ 1,846.11 | 4 | 5.39) | (942.11 |
| 1 1 1 1 1 1 1 1 1 1 | | Ret/Sp/Child (O/O) | | \$ 2,990.96 | | \$ 2,123.03 | | | \$ %04 | 1,486.12 \$ | | \$ 636.91 | \$ | - 81 | 495.48 \$ | (9:36) | \$ 1,682.41 | S | 6.29) | (858.57 |
| (O/U) 11 \$1,543.19 | * | Single | | \$ 685.89 | | \$ 648.08 | \$ 28 | 515 | \$ %59 | 356 44 \$ | 15,683 | \$ 291.63 | | \$ | 342.95 \$ | 13.50 | \$ 385.82 | s | 9.37) \$ | (51.31 |
| (O/O) 32 \$1371.71 | | Ret/Spouse (O/U) | | \$ 1.543.19 | | \$ 1.458.11 | \$ 16. | 039 | \$ % S | 801.96 \$ | 8,822 | \$ 656.15 | \$ | • | 771.60 \$ | 30.37 | \$ 868.05 | 49 | \$ (60.9 | (115 45 |
| 4 (a)(b) | | Ret/Spouse (O/O) | | \$ 1.371.71 | | \$ 1,296.08 | \$ | 475 | 55% \$ | 712.85 \$ | 22,811 | \$ 583.24 | •• | 49 | 685.86 \$ | 26.99 | \$ 771.58 | s, | 8.73) | (102 62) |
| d(OU) 1 \$1,933.48 -5.5% \$1,087.88 \$1,004.79 \$1,005.58 \$221.0 \$25.66 \$1,007.59 \$20.00 <th< th=""><th></th><th>Ret/Child</th><th></th><th>\$ 1.543.19</th><th></th><th>\$ 1,458.11</th><th>es.</th><th>_</th><th>55% \$</th><th>801.96 \$</th><th>•</th><th>\$ 656 15</th><th>s</th><th>\$</th><th>771.60 \$</th><th>30.37</th><th>\$ 868.05</th><th>S</th><th>\$ (60.9</th><th>(115 45)</th></th<> | | Ret/Child | | \$ 1.543.19 | | \$ 1,458.11 | es. | _ | 55% \$ | 801.96 \$ | • | \$ 656 15 | s | \$ | 771.60 \$ | 30.37 | \$ 868.05 | S | \$ (60.9 | (115 45) |
| Columb C | | Ret/So/Child (O/U) | | \$ 1,933 48 | | \$ 1,826.88 | ₽ | 827 | \$ % \$ | 1,004.79 \$ | 1,005 | \$ 822.10 | ø | 322 | 966.74 \$ | 38.05 | \$ 1,087.59 | œ •• | 2.80) | (144 64 |
| 218 \$ 229,650 \$ 147,577 \$ 320 \$ 359,329 \$ 221,106 \$ 1,514 \$ 1,615,582 \$ 703,306 \$ 1,514 \$ 19,366,965 \$ 8,439,699 \$ | | Ret/Sp/Child (O/O) | | \$ 1,762 01 | | \$ 1,664.87 | • | | 55% \$ | 915.68 \$ | | \$ 749.19 | s | 8 | 881.01 \$ | 34.67 | \$ 99113 | \$ | 5.45) \$ | (131 82) |
| 320 \$ 359,329 \$ 221,106 \$ 1,514 \$ 1615,582 \$ 703,308 \$ \$ 19,366,965 \$ 8,439,699 \$ | | Subtotal | 218 | L | | | \$ 229, | 650 | | 5 | 147,577 | | \$ 82,0 | 174 | | | | | | |
| 1,514 \$ 1615.582 \$ 703.308 \$ 5 19.386.985 \$ 8.439.699 \$ 5 | | Total PPO | 320 | | | | \$ 359, | ,329 | | \$ | 221,106 | | \$ 138 | 23 | | | | | | |
| 1,514 5 103,582 5 1,613,582 5 103,510 9 5 103,510 9 5 19,386,985 5 8 1,9386,985 5 8 1,9386,985 5 8 1,9386,985 | | | | | | | | | | | 200 002 | | | [| | | | | | |
| \$ 19,386,985 \$ 8,439,699 \$ | Grand T | otais | 1,514 | | | | \$ 1,615 | 785 | | 2 | /03,308 | | 317, | | | | | | | |
| | Grand Te | otals - Annual | | | | | \$ 19,386, | 986 | | S | 8,439,699 | | \$ 10,947. | <u>ജ</u> | | | | | | |

Copy of CMB 2013 Scenarios

Total \$ Change